

-----Original Message-----

From: Howard Smith [mailto:hsmith@rmbt.net]

Sent: Tuesday, June 27, 2006 3:59 PM

To: ChangeInControl

Subject: Home Depot/EnerBank

80922

6428 Borough Drive
Colorado Springs, CO

6/17/06

Dear Sirs,

I am seriously opposed to the approval of Home Depot's application to acquire control of EnerBank, a Utah chartered industrial loan company. Our present financial structure has served this country well. Enabling the Home Depot's and WalMarts of the world to entire the banking system would be disastrous. One of the strengths of our present system is in the number of small independent and regional banks which add competition to the mix. WalMart and Home Depot will attempt the same model in banking as they have in retail, that being the elimination of the small businessman through excessive economic pressure. This would not be good for our economic system.

Please deny the application of Home Depot to acquire control of EnerBank.

Yours very truly,

Howard M. Smith